Certificate Number: 17082-PAE-DE-036579694

Bankruptcy Case Number: 22-11136



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 29, 2022, at 1:25 o'clock PM MST, STEVEN KEITH completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 29, 2022 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director